

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re:	§	Case No. 18-33342
	§	
FRANCESCA AVERSA	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Eva Engelhart, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.10	Assets Exempt:	\$97,234.56
<i>(without deducting any secured claims)</i>			
 Total Distributions to Claimants:	 \$47,095.25	 Claims Discharged Without Payment:	 \$0.00
 Total Expenses of Administration:	 \$178,817.52		

3) Total gross receipts of \$681,377.37 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$455,464.60 (see **Exhibit 2**), yielded net receipts of \$225,912.77 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$178,817.52	\$178,817.52	\$178,817.52
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$0.00	\$66,849.70	\$45,497.56	\$47,095.25
Total Disbursements	\$0.00	\$245,667.22	\$224,315.08	\$225,912.77

4). This case was originally filed under chapter 13 on 06/20/2018. The case was converted to one under Chapter 7 on 08/09/2018. The case was pending for 18 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/12/2020

By: /s/ Eva Engelhart
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
291 Sherman Ave., Hawthorne, NY 10532, Westchester County, NY	1110-000	\$681,377.37
TOTAL GROSS RECEIPTS		\$681,377.37

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
FRANCESCA AVERSA	Surplus Funds	8200-002	\$147,506.72
1/2 of the sale proceeds to Diana Ramirez.	Funds to Third Parties	8500-002	\$307,957.88
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$455,464.60

EXHIBIT 3 – SECURED CLAIMS

NONE

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Eva Engelhart, Trustee	2100-000	NA	\$14,545.64	\$14,545.64	\$14,545.64
Eva Engelhart, Trustee	2200-000	NA	\$288.26	\$288.26	\$288.26
Agreed amended claim pursuant to Order, Doc #88 to Diana Ramirez	2420-000	NA	\$20,000.00	\$20,000.00	\$20,000.00
Consolidated Edison Company of N.Y. Inc.	2420-000	NA	\$54.97	\$54.97	\$54.97
Future reimbursement preserving property to Diana Ramirez	2420-000	NA	\$2,000.00	\$2,000.00	\$2,000.00
Reimbursement of repair, maintenance and other expenses to Diana Ramirez	2420-000	NA	\$20,341.68	\$20,341.68	\$20,341.68
Trustee Insurance Agency	2420-000	NA	\$36.23	\$36.23	\$36.23

Closing costs.	2500-000	NA	\$37,511.61	\$37,511.61	\$37,511.61
Property Disclosure Credit.	2500-000	NA	\$500.00	\$500.00	\$500.00
Attorney Escrow., Attorney for Trustee	3210-000	NA	\$450.00	\$450.00	\$450.00
Estate's attorney fees., Attorney for Trustee	3210-000	NA	\$2,000.00	\$2,000.00	\$2,000.00
Wauson Probus, Attorney for Trustee	3210-000	NA	\$38,604.00	\$38,604.00	\$38,604.00
Wauson Probus, Attorney for Trustee	3220-000	NA	\$605.18	\$605.18	\$605.18
William G. West, C.P.A., Accountant for Trustee	3410-000	NA	\$14,771.00	\$14,771.00	\$14,771.00
William G. West, C.P.A., Accountant for Trustee	3420-000	NA	\$108.95	\$108.95	\$108.95
Realtor fees., Realtor for Trustee	3510-000	NA	\$27,000.00	\$27,000.00	\$27,000.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$178,817.52	\$178,817.52	\$178,817.52

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Bank of America, N.A.	7100-000	\$0.00	\$10,095.85	\$10,095.85	\$10,095.85
2	Quantum3 Group LLC as agent for	7100-000	\$0.00	\$1,044.62	\$1,044.62	\$1,044.62
3	Quantum3 Group LLC as agent for	7100-000	\$0.00	\$211.43	\$211.43	\$211.43
4-1	HSBC Bank USA NA	7100-000	\$0.00	\$21,352.14	\$0.00	\$0.00
4-2	HSBC Bank USA NA	7100-000	\$0.00	\$21,352.14	\$21,352.14	\$21,352.14
6	Capital One Bank (USA), N.A.	7100-000	\$0.00	\$3,369.41	\$3,369.41	\$3,369.41
7	American Express National Bank	7100-000	\$0.00	\$2,247.58	\$2,247.58	\$2,247.58
8	American Express National Bank	7100-000	\$0.00	\$2,511.44	\$2,511.44	\$2,511.44

9	Capital One, N.A.	7100-000	\$0.00	\$359.29	\$359.29	\$359.29
10	LVNV Funding, LLC its successors and assigns as	7100-000	\$0.00	\$3,386.33	\$3,386.33	\$3,386.33
11	Portfolio Recovery Associates, LLC	7100-000	\$0.00	\$919.47	\$919.47	\$919.47
	American Express National Bank	7990-000	\$0.00	\$0.00	\$0.00	\$78.93
	American Express National Bank	7990-000	\$0.00	\$0.00	\$0.00	\$88.19
	Bank of America, N.A.	7990-000	\$0.00	\$0.00	\$0.00	\$354.53
	Capital One Bank (USA), N.A. by American InfoSource	7990-000	\$0.00	\$0.00	\$0.00	\$118.32
	Capital One, N.A.	7990-000	\$0.00	\$0.00	\$0.00	\$12.62
	HSBC Bank USA NA	7990-000	\$0.00	\$0.00	\$0.00	\$749.80
	LVNV Funding, LLC its successors and assigns as	7990-000	\$0.00	\$0.00	\$0.00	\$118.91
	PORTFOLIO RECOVERY ASSOCIATES, LLC	7990-000	\$0.00	\$0.00	\$0.00	\$32.29
	Quantum3 Group LLC as agent for	7990-000	\$0.00	\$0.00	\$0.00	\$36.68
	Quantum3 Group LLC as agent for	7990-000	\$0.00	\$0.00	\$0.00	\$7.42
TOTAL GENERAL UNSECURED CLAIMS			\$0.00	\$66,849.70	\$45,497.56	\$47,095.25

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit 8

Case No.: 18-33342-H4-7
Case Name: AVERSA, FRANCESCA
For the Period Ending: 2/12/2020

Trustee Name: Eva Engelhart
Date Filed (f) or Converted (c): 08/09/2018 (c)
\$341(a) Meeting Date: 09/13/2018
Claims Bar Date: 02/23/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	291 Sherman Ave., Hawthorne, NY 10532, Westchester County, NY	\$212,500.00	\$212,500.00	\$681,377.37	FA
2	2007 Nissan Sentra	\$1,000.00	\$0.00	\$0.00	FA
3	Household Goods & Furnishings	\$4,485.00	\$0.00	\$0.00	FA
4	Electronics	\$1,600.00	\$0.00	\$0.00	FA
5	Sports Equipment	\$200.00	\$0.00	\$0.00	FA
6	Clothing & Shoes	\$400.00	\$0.00	\$0.00	FA
7	Jewelry	\$600.00	\$0.00	\$0.00	FA
8	Chase Checking Acct. #3686	\$449.65	\$0.00	\$0.00	FA
9	Chase Checking Acct. #5362	\$661.36	\$0.00	\$0.00	FA
10	Chase Checking Acct. #0795	\$12,011.15	\$0.10	\$0.00	FA
11	Cantella Premiere Select Rollover IRA	\$75,827.50	\$0.00	\$0.00	FA
12	Contingent & Unliquidated Claims - Property Damage Claim Against Debtor's Sister	Unknown	\$0.00	\$0.00	FA

TOTALS (Excluding unknown value)

\$309,734.66 \$212,500.10

\$681,377.37

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

12/31/2019 TFR approved 12/26/19; checks issued 12/30/19
09/30/2019 TFR submitted 09/13/19
06/30/2019 House sold; fee applications to be filed.
12/31/2018 Bringing New York house in compliance in order to list for sale
09/30/2018 Working on selling real property
House sale pending.

Initial Projected Date Of Final Report (TFR): 12/31/2020

Current Projected Date Of Final Report (TFR): 12/31/2020

/s/ EVA ENGELHART

EVA ENGELHART

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 18-33342-H4-7
Case Name: AVERSA, FRANCESCA
Primary Taxpayer ID #: **_***9308
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/20/2018
For Period Ending: 2/12/2020

Trustee Name: Eva Engelhart
Bank Name: Independent Bank
Checking Acct #: *****3342
Account Title:
Blanket bond (per case limit): \$77,534,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/07/2019		Steven J Cooper & Associates, PC-Iola	Order Entered 5/8/2019, Doc # 88	*	\$198,566.20		\$198,566.20
	{1}		Gross amount \$681,377.37 minus \$67,500 down payment.	1110-000			\$198,566.20
			Realtor fees.	3510-000			\$198,566.20
			Closing costs.	2500-000			\$198,566.20
			1/2 of the sale proceeds to Diana Ramirez.	8500-002			\$198,566.20
			Property Disclosure Credit.	2500-000			\$198,566.20
			Reimbursement of repair, maintenance and other expenses to Diana Ramirez	2420-000			\$198,566.20
			Agreed amended claim pursuant to Order, Doc #88 to Diana Ramirez	2420-000			\$198,566.20
			Future reimbursement preserving property to Diana Ramirez	2420-000			\$198,566.20
06/07/2019		Law Office of Peter Spino Jr-Iola	Order Entered 5/8/19, Doc # 88	*	\$65,050.00		\$263,616.20
	{1}		Down payment				
			Down Payment	1110-000			\$263,616.20
			Estate's attorney fees.	3210-000			\$263,616.20
			Attorney Escrow.	3210-000			\$263,616.20
06/07/2019	3001	Trustee Insurance Agency	Homeowners Insurance.	2420-000		\$36.23	\$263,579.97
06/28/2019	3002	Consolidated Edison Company of N.Y. Inc.	Acct # 57-7429-4278-0003-6 Electricity Payment	2420-000		\$54.97	\$263,525.00
07/26/2019	3003	William G. West, C.P.A.	Order Entered 7/26/19, Doc # 112 Accountant Fees	3410-000		\$14,771.00	\$248,754.00
07/26/2019	3004	William G. West, C.P.A.	Order Entered 7/26/19, Doc # 112 Accountant Expenses	3420-000		\$108.95	\$248,645.05
07/30/2019	3005	Wauson Probus	Order Entered 7/30/19, Doc # 114 Attorney Fees	3210-000		\$38,604.00	\$210,041.05
07/30/2019	3006	Wauson Probus	Order Entered 7/30/19, Doc # 114 Attorney Expenses	3220-000		\$605.18	\$209,435.87

SUBTOTALS \$263,616.20 \$54,180.33

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 18-33342-H4-7
Case Name: AVERSA, FRANCESCA
Primary Taxpayer ID #: **_***9308
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/20/2018
For Period Ending: 2/12/2020

Trustee Name: Eva Engelhart
Bank Name: Independent Bank
Checking Acct #: *****3342
Account Title:
Blanket bond (per case limit): \$77,534,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
12/30/2019	3007	Eva Engelhart	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Trustee Compensation	2100-000		\$14,545.64	\$194,890.23
12/30/2019	3008	Eva Engelhart	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Trustee Expenses	2200-000		\$288.26	\$194,601.97
12/30/2019	3009	FRANCESCA AVERSA	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128	8200-002		\$147,506.72	\$47,095.25
12/30/2019	3010	Bank of America, N.A.	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 1	*		\$10,450.38	\$36,644.87
			Claim Amount \$(10,095.85)	7100-000			\$36,644.87
			Interest \$(354.53)	7990-000			\$36,644.87
12/30/2019	3011	Quantum3 Group LLC as agent for	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 2	*		\$1,081.30	\$35,563.57
			Claim Amount \$(1,044.62)	7100-000			\$35,563.57
			Interest \$(36.68)	7990-000			\$35,563.57
12/30/2019	3012	Quantum3 Group LLC as agent for	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 3	*		\$218.85	\$35,344.72
			Claim Amount \$(211.43)	7100-000			\$35,344.72
			Interest \$(7.42)	7990-000			\$35,344.72
12/30/2019	3013	HSBC Bank USA NA	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 4	*		\$22,101.94	\$13,242.78
			Claim Amount \$(21,352.14)	7100-000			\$13,242.78
			Interest \$(749.80)	7990-000			\$13,242.78

SUBTOTALS

\$0.00

\$196,193.09

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 18-33342-H4-7
Case Name: AVERSA, FRANCESCA
Primary Taxpayer ID #: **_***9308
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/20/2018
For Period Ending: 2/12/2020

Trustee Name: Eva Engelhart
Bank Name: Independent Bank
Checking Acct #: *****3342
Account Title:
Blanket bond (per case limit): \$77,534,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
12/30/2019	3014	Capital One Bank (USA), N.A. by American InfoSource	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 6	*		\$3,487.73	\$9,755.05
			Claim Amount \$(3,369.41)	7100-000			\$9,755.05
			Interest \$(118.32)	7990-000			\$9,755.05
12/30/2019	3015	American Express National Bank	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 7	*		\$2,326.51	\$7,428.54
			Claim Amount \$(2,247.58)	7100-000			\$7,428.54
			Interest \$(78.93)	7990-000			\$7,428.54
12/30/2019	3016	American Express National Bank	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 8	*		\$2,599.63	\$4,828.91
			Claim Amount \$(2,511.44)	7100-000			\$4,828.91
			Interest \$(88.19)	7990-000			\$4,828.91
12/30/2019	3017	Capital One, N.A.	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 9	*		\$371.91	\$4,457.00
			Claim Amount \$(359.29)	7100-000			\$4,457.00
			Interest \$(12.62)	7990-000			\$4,457.00
12/30/2019	3018	LVNV Funding, LLC its successors and assigns as	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 10	*		\$3,505.24	\$951.76
			Claim Amount \$(3,386.33)	7100-000			\$951.76
			Interest \$(118.91)	7990-000			\$951.76
12/30/2019	3019	PORTFOLIO RECOVERY ASSOCIATES, LLC	Order Entered 12/10/19, Doc # 126 Order Entered 12/26/19, Doc # 128 Distribution on Claim #: 11	*		\$951.76	\$0.00
			Claim Amount \$(919.47)	7100-000			\$0.00
			Interest \$(32.29)	7990-000			\$0.00

SUBTOTALS

\$0.00

\$13,242.78

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 18-33342-H4-7
Case Name: AVERSA, FRANCESCA
Primary Taxpayer ID #: **_***9308
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/20/2018
For Period Ending: 2/12/2020

Trustee Name: Eva Engelhart
Bank Name: Independent Bank
Checking Acct #: *****3342
Account Title:
Blanket bond (per case limit): \$77,534,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$263,616.20	\$263,616.20	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$263,616.20	\$263,616.20	
Less: Payments to debtors	\$0.00	\$147,506.72	
Net	\$263,616.20	\$116,109.48	

For the period of 6/20/2018 to 2/12/2020

Total Compensable Receipts:	\$681,377.37
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$681,377.37
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$225,912.77
Total Non-Compensable Disbursements:	\$455,464.60
Total Comp/Non Comp Disbursements:	\$681,377.37
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 10/01/2018 to 2/12/2020

Total Compensable Receipts:	\$681,377.37
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$681,377.37
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$225,912.77
Total Non-Compensable Disbursements:	\$455,464.60
Total Comp/Non Comp Disbursements:	\$681,377.37
Total Internal/Transfer Disbursements:	\$0.00

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 18-33342-H4-7
Case Name: AVERSA, FRANCESCA
Primary Taxpayer ID #: **_***9308
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/20/2018
For Period Ending: 2/12/2020

Trustee Name: Eva Engelhart
Bank Name: Independent Bank
Checking Acct #: *****3342
Account Title:
Blanket bond (per case limit): \$77,534,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$263,616.20

\$263,616.20

\$0.00

For the period of 6/20/2018 to 2/12/2020

Total Compensable Receipts: \$681,377.37
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$681,377.37
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$225,912.77
Total Non-Compensable Disbursements: \$455,464.60
Total Comp/Non Comp Disbursements: \$681,377.37
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 08/09/2018 to 2/12/2020

Total Compensable Receipts: \$681,377.37
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$681,377.37
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$225,912.77
Total Non-Compensable Disbursements: \$455,464.60
Total Comp/Non Comp Disbursements: \$681,377.37
Total Internal/Transfer Disbursements: \$0.00

/s/ EVA ENGELHART

EVA ENGELHART